What is claimed is:

1. A data capture program for capturing data to a local file system coupled to a local computing system, which data capture program is restricted from accessing the local file system, but which data capture program does have access rights to a second file system at a separate computing system, the data capture program being characterized in that:

the data capture program is configured such that when it handles program data that cannot be transferred to such local file system, the data capture program transmits said program data from the local computing system to the second file system; and

the data capture program is further configured to interact with a browser on the local computing system, which browser has access rights to the local file system; and

wherein said browser can then access said program data from said second file system, and transfer said program data to an output and/or storage device in the local computing system.

2. The program of claim 1 wherein the data capture program is implemented with one or more Java applets.

3. The program of claim 1, further wherein said program data is associated with modified file data resulting from modifications made by a user to initial data from an initial data file.

4. The program of claim 3, wherein said modified data file includes information displayed in a first window on a display device to said user.

5. The program of claim 4, further wherein said data capture program is configured to cause said browser program to display a second window to such user, which second window contains image information from said modified file.

6. The program of claim 1, further wherein said data capture program is configured to retrieve said initial data file from the separate computing system.

7. The program of claim 1, wherein said program data is in a graphics file format, a an audio file format, a text format, a video format, or some combination thereof.

8. The program of claim 7, wherein said program data is compressed graphics data, such as GIF and/or JPEG.

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9. The program of claim 1, wherein the user can print said program data on a printer coupled to said local computing system using said browser.

10. The program of claim 1, wherein said program data includes data from two separate data files obtained from the second file system.

11. A system for permitting a user to engage in an interactive session with a remote program downloaded from a remote server but executing on the user's local computing system, the remote program being restricted from accessing a file system coupled to such local computing system, the system comprising:

a browser program located and executing on the local computing system for initiating the interactive session between such local computing system and the remote server, said browser program further including software routines for interacting with the file system on the local computing system; and

the remote program being configured such that it interacts with said browser program and can perform at least the following operations:

(1) retrieving an initial data file from the remote server for use during the interactive session; and

(2) displaying information relating to said initial data file in a display window visible to the user; and

(3) accepting modifications to such initial data file during the interactive session; and

(4) saving such modifications to such initial data file in an modified data file;

(5) routing said modified data file to the remote server; and

wherein said modified data file can be retrieved by the user at a later time and saved to the local file system by said browser program.

12. The system of claim 11 wherein said remote program is implemented with one or more Java applets.

13. The system of claim 11, further wherein said remote program also performs an operation of storing said information and said modifications in a window buffer.

14. The system of claim 13, wherein said remote program also provides user command functions in said display window, which command functions can be used to generate said modifications.

15.   The system of claim 13, further wherein said modified data file is generated by converting data in said window buffer into a file format usable by said browser program or another program having access to the file system on such local computing system.

16.   The system of claim 15, further wherein said modified data file is stored on a storage device on the remote server by a server program.

17.   The system of claim 15, wherein said modified file is in a graphics file format, an audio file format, a text format, a video format, or some combination thereof.

18.   The system of claim 11, further wherein said remote program performs an operation of displaying a second window to such user, which second window contains information from said modified file retrieved from the remote server.

19.   The system of claim 11, wherein said modifications include data from a second data file obtained from said remote server.

20.   The system of claim 11, wherein said remote program also can perform a sixth operation: (6) updating said display window to visibly reflect any said modifications.

21.   A server system for permitting a user remote from such server to engage in an interactive on-line session with such server using a remote program downloaded from the server but executing on the user's local computing system, the remote program being restricted from accessing a file system coupled to such local computing system, the server system comprising:

    a server program located and executing on the server for interacting with a browser program executing on the user's local computing system during the interactive on-line session, said browser program further including software routines for interacting with the file system on the user's local computing system; and

    the remote program being configured such that it interacts with said browser program and can perform at least the following operations on the user's local computing system:

        (1) retrieving an initial data file from the server for use during the interactive session; and

        (2) displaying image information relating to said initial data file in a display window visible to the user; and

        (3) accepting modifications to such initial data file during the interactive session; and

        (5) saving such modifications to such initial data file in an modified data file;

        (6) transferring said modified data file to the server; and

    wherein said modified data file can be retrieved by the user at a later time and saved to the local file system by said browser program.

22.   The system of claim 21 wherein said remote program is implemented with one or more Java applets.

23. The system of claim 21, further wherein said remote program also performs an operation of storing said information and said modifications in a window buffer.

24. The system of claim 23, wherein said remote program also provides user command functions in said display window, which command functions can be used to generate said modifications.

25. The system of claim 23, further wherein said modified data file is generated by converting data in said window buffer into a file format usable by said browser program or another program having access to the file system on such local computing system.

26. The system of claim 25, further wherein said modified data file is stored on a storage device on the remote server by a server program.

27. The system of claim 25, wherein said modified file is in a graphics file format, an audio file format, a text format, a video format, or some combination thereof.

28. The system of claim 21, further wherein said remote program performs an operation of displaying a second window to such user, which second window contains information from said modified file retrieved from the remote server.

29. The system of claim 21, wherein said modifications include data from a second data file obtained from said remote server.

30. The system of claim 21, wherein said remote program also can perform a sixth operation: (6) updating said display window to visibly reflect any said modifications.

31.   A user interactive computer program, which program executes on a local computing system but is restricted from accessing a file system coupled to such local computing system, and which program further interacts through a browser program with such local computing system and with a remote server, such program further comprising:

    a first executable routine for processing initial data from an initial data file obtained from the remote server and for storing first image data associated with said initial data in a window image data buffer;

    wherein said browser program causes said local computing system to display said first image data in a window on a display to a user of such local computing system;

    a second executable routine for generating modified data based on modifying said initial data;

    a third executable routine for generating an modified data file based on said modified data, which third routine further transmits said modified data file to the remote server; and

    wherein said first executable routine can also process said modified data file from the remote server and cause said browser program to communicate said modified data file to a file system in the local computing system.

32.   The program of claim 31, wherein said first routine further modifies said window image data buffer in response to said user modifying said initial data to generate modified image data in said window image data buffer.

33.   The program of claim 32, further wherein said browser program causes said local computing system to display said modified image data in said window on said display.

34.   The program of claim 33, wherein said first routine also stores said modified image data corresponding to data in said modified data file in said window image data buffer.

35. The program of claim 31 wherein said program is implemented with one or more Java applets.

36. The program of claim 31, wherein remote program also provides user command functions in said window, which command functions are used for modifying said initial data.

37. The program of claim 31, further wherein said modified data file is generated by converting data in said window buffer into a file format usable by said browser program or another program having access to the file system on such local computing system.

38. The program of claim 31, wherein said modified file is in a graphics file format, an audio file format, a text format, a video format, or some combination thereof.

39. The program of claim 31, further wherein said remote program performs an operation of displaying a second window to such user, which second window contains information from said modified file retrieved from the remote server.

40. The program of claim 31, wherein said modifications include data from a second data file obtained from said remote server.

41. A method of transmitting data to a local file system coupled to a local computing system, which data is generated using a first program restricted from accessing the local file system, the method comprising the steps of:

(a) transmitting said data from the local computing system to a separate computing system having a separate file system accessible by the first program; and

(b) accessing said data from said separate file system utilizing the first program;

(c) transferring said data to an output and/or storage device in the local computing system using a second program, which second program has access to the local file system.

42. The method of claim 41, wherein said data is derived from an initial data file and supplemental data input under control of a user of the first program.

43. The method of claim 41, wherein said data is derived from an initial data file and a second data file accessed from said separate computing system.

44. The method of claim 41, wherein said data is compressed image data derived from data generated by a user dynamically modifying an initial data file.

45. The method of claim 44, wherein said image data is compressed using an encoder which translates a pixel stream into a file format usable by said second program.

46. The method of claim 41, wherein said first program is a Java applet, and said second program is a browser program having a graphical interface.

47. The method of claim 41 wherein said data is in a graphics file format, an audio file format, a text format, a video format, or some combination thereof.

48. A method of conducting an interactive session between a local computing system and a remote server, the method including the steps of:

(a) accessing a remote program located on the remote server using a browser program located on the local computing system;

(b) executing said remote program on the local computing system;

(c) accessing an initial data file from the remote server with said remote program for use during the interactive session; and

(d) displaying an initial display image based on initial data from said initial data file; and

(e) modifying said initial data;

(f) saving said modified initial data as modified data; and

(g) transmitting an modified data file corresponding to said modified data from the local computing system to the server; and

(h) accessing said modified data file from the remote server with said remote program;

(i) communicating said modified data file to a file system coupled to the local computing system using said browser program.

49. The method of claim 48, wherein said modified data is derived from an initial data file and supplemental data input under control of a user of the remote program.

50. The method of claim 48, wherein said modified data is derived from an initial data file and a second data file accessed from the remote server.

51. The method of claim 48, wherein said modified data filed is compressed image data generated by a user dynamically modifying said initial data.

52. The method of claim 51, wherein said image data is compressed using an encoder which translates a pixel stream into a file format usable by said browser program or another program having access to the local file system.

53. The method of claim 48 wherein said modified data file is in a graphics file format, an audio file format, a text format, a video format, or some combination thereof.

54. A method of operating a computer program on a local computing system for conducting an interactive session between such local computing system and a remote server through an on-line connection, the method including the steps of;

(a) accessing an initial data file for use during the interactive session; and

(b) displaying an initial display image based on initial data in said initial data file; and

(c) modifying said display image based on modified image data, which modified image data includes said initial data and any additional data added to said display image under control of a user of the computer program; and

(d) saving said modified display image with said modified image data; and

(e) transmitting an modified data file corresponding to said modified image to the server; and

(f) accessing said modified data file from the remote server;

(g) communicating data in said modified data file to an output and/or storage device coupled to said local computing system.

55. The method of claim 54, wherein said modified data file contains image data compressed using an encoder which translates a pixel stream into a file format usable by said browser program or another program having access to the local file system.

56. The method of claim 54, further including a step (h): displaying a second window to such user, which second window contains information from said modified file retrieved from the remote server.

57. The method of claim 54, wherein said modified data file includes data from a second data file obtained from said remote server.

58. A method of coordinating data transfers between a local computing system and a remote server through an on-line connection, the method including the steps of:

(a) executing an interactive program on the local computing system, which interactive program coordinates with an on-line connection management program on such local computing system, and which interactive program further is restricted from accessing a local file system on such local computing system;

(b) accessing initial data information for use on the local computing system; and

(c) generating updated data information, which updated data information includes said initial data information and any additional data supplemental information added under control of a user of the interactive program; and

(d) saving said updated data information;

(e) transmitting said updated data information from the local computing system to the server; and

(f) accessing said updated data information from the remote server;

(g) communicating said updated data information to an output and/or storage device coupled to said local computing system using said on-line connection management program.

59. The method of claim 58, wherein said data is derived from an initial data file and a second data file accessed from said separate computing system.

60. The method of claim 58, wherein said updated data is compressed image data derived from dynamically modifying an initial data file.

61. The method of claim 60, wherein said image data is compressed using an encoder which translates a pixel stream into a file format usable by said second program.

62. The method of claim 58 wherein said updated data is in a graphics file format, an audio file format, a text format, a video format, or some combination thereof.

63. A method of permitting a user to engage in an interactive on-line session with a server using a remote program downloaded from the server but executing on the user's local computing system, the remote program being restricted from accessing a file system coupled to such local computing system, the method comprising the steps of:

(a) coordinating communications between the server and a browser program also executing on the user's local computing system during the interactive on-line session, said browser program further including software routines for interacting with the file system on the user's local computing system; and

(b) receiving data at the server consisting of modified information transmitted from the remote program;

(c) creating an modified file for said modified information at the server, which modified file is accessible by the remote program;

(d) transferring said modified file to the local computing system so that said browser program can utilize said modified file;

wherein said browser program can thereafter transfer such modified file to an output and/or storage device in the local computing system.

64. The method of claim 63, wherein said modified information includes initial data information from the server and additional data supplemental information added under control of a user of the remote program.

65. The method of claim 63, wherein said modified information is derived from an initial data file and a second data file accessed from the server.

66. The method of claim 63, wherein said modified information is compressed image data derived from dynamically modifying an initial data file.

67. The method of claim 66, wherein said image data is compressed using an encoder which translates a pixel stream into a file format usable by said browser program or some other program having access to files in the local computing system.

68. The method of claim 63 wherein said modified file is in a graphics file format, an audio file format, a text format, a video format, or some combination thereof.